

United States Bankruptcy Court

District of Utah
Case No. **11-31055**
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

J Clark Gomez
85 West 1600 South
Mapleton, UT 84664

Social Security No.:

xxx-xx-6310

Employer's Tax I.D. No.:

Petition date: 7/28/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/15/11

Joel T. Marker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 J Clark Gomez
 Debtor

Case No. 11-31055-JTM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: mkh
 Form ID: rab18

Page 1 of 3
 Total Noticed: 32

Date Rcvd: Nov 15, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2011.

| | | | |
|---------|--|---|--|
| db | +J Clark Gomez, | 85 West 1600 South, | Mapleton, UT 84664-4902 |
| aty | +J. David Nelson, | Nelson Snuffer Dahle & Poulsen, P.C., | 10885 South State Street, |
| | Sandy, UT 84070-4104 | | |
| aty | +Patti H. Bass, | 3936 E. Ft. Lowell Road, | Suite 200, Tucson, AZ 85712-1083 |
| aty | +Robert D. Dahle, | Nelson, Snuffer, Dahle & Poulsen, P.C., | 10885 South State Street, |
| | Sandy, UT 84070-4104 | | |
| tr | +Kenneth A. Rushton tr, | 153 North 100 East, | P.O. Box 212, Lehi, UT 84043-0212 |
| 7815112 | +Aposhian Farms, | 6570 West 3500 South, | West Valley City, UT 84128-2410 |
| 7815113 | +Blake Matthews, DDS, | 3610 N. University Ave #200, | Provo, UT 84604-4445 |
| 7991490 | +Central Bank, | 75 N. University Ave, | Provo, UT 84601-4429 |
| 7815116 | +Central Bank, | 75 North University Ave, | Provo, UT 84601-4429 |
| 7815126 | +Central Utah Clinic, | PO Box 30079, | Salt Lake City, UT 84130-0079 |
| 7815145 | +Daniel O. Duffin, | 311 South State Street, | Suit 380, Salt Lake City, UT 84111-5215 |
| 7898038 | +Far West Bank, | 135 East 200 North, | Salem, UT 84653-8401 |
| 7841277 | +Far West Bank, | 1020 East 800 North, | Orem, UT 84097-4314 |
| 7815149 | ++INTERMOUNTAIN HEALTHCARE, | PO BOX 27808, | SALT LAKE CITY UT 84127-0808 |
| | (address filed with court: Intermountain Healthcare, | Physicians Billing Service, | |
| | 3930 Parkway Blvd, | Salt Lake City, UT 84120) | |
| 7815150 | +International Farmers Association, | PO Box 30168, | Salt Lake City, UT 84130-0168 |
| 7991492 | JP Morgan Chase, | PO Box 78420, | Phoenix, AZ 85062-8420 |
| 7841276 | +NACM, | 7410 S. Creek Road, | Suite 301, Sandy, UT 84093-6151 |
| 7863621 | NACY, | 7410 S. Creek Road, | Suite 301, Midvale, UT 84093 |
| 7815151 | +Northwestern Mutual, | PO Box 88243, | Milwaukee, WI 53288-0001 |
| 7841275 | +RMP Properties, LLC, | 1350 S. 1000 E., | Mapleton, UT 84664-5023 |
| 7863623 | +RMP Properties, LLC, | 1350 South 1000 East, | Mapleton, UT 84664-5023 |
| 7815152 | +Richard R. Harrington, | 2696 North University Avenue, | Suite 200, Provo, UT 84604-3884 |
| 7815153 | +Steven H. Lybbert, | 7069 South Highland Drive, | PO Box 711843, Salt Lake City, UT 84171-1843 |
| 7815154 | +Told Plumbing, | 501 South Main, | Pleasant Grove, UT 84062-3521 |
| 7991491 | U.S. Bank National Association, | 4355 17th Avenue, S.W., | Fargo, ND 58103 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | | | | |
|---------|--|---------------------------|--------------------------|----------------|
| 7843314 | EDI: BECKLEE.COM Nov 16 2011 03:18:00 | American Express, | c/o Becket and Lee LLP, | POB 3001, |
| | Malvern, PA 19355-0701 | | | |
| 7815146 | +EDI: CHASE.COM Nov 16 2011 03:18:00 | Disney Rewards, | Cardmember Service, | PO Box 94014, |
| | Palatine, IL 60094-4014 | | | |
| 7898039 | EDI: FORD.COM Nov 16 2011 03:18:00 | Ford Motor Credit, | PO Box 64400, | |
| | Colorado Springs, CO 80962-4400 | | | |
| 7815147 | +EDI: RMSC.COM Nov 16 2011 03:18:00 | GE Money Bank, | CareCredit, | PO Box 960061, |
| | Orlando, FL 32896-0061 | | | |
| 8003875 | +EDI: BASSASSOC.COM Nov 16 2011 03:18:00 | HSBC Bank Nevada, N.A., | Bass & Associates, P.C., | |
| | 3936 E. Ft. Lowell Road, Suite #200, | Tucson, AZ 85712-1083 | | |
| 7815148 | +EDI: HFC.COM Nov 16 2011 03:18:00 | HSBC Retail Services, | PO Box 49353, | |
| | San Jose, CA 95161-9353 | | | |
| 7841272 | EDI: IRS.COM Nov 16 2011 03:18:00 | Internal Revenue Service, | Ogden, UT 84201-0039 | |
| | | | TOTAL: 7 | |

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | | | |
|----------|--------------------------|--------------------------|--------------------------------------|
| cr* | +HSBC Bank Nevada, N.A., | Bass & Associates, P.C., | 3936 E. Ft. Lowell Road, Suite #200, |
| | Tucson, AZ 85712-1083 | | |
| 7863622* | +Far West Bank, | 1020 East 800 North, | Orem, UT 84097-4314 |

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: mkh
Form ID: rab18

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Form ID: rab18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 15, 2011 at the address(es) listed below:
NONE.

TOTAL: 0